

SECTION 22. IC 27-7-12-2 IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2026]:

Sec. 2. (a) As used in this chapter, "aerial image" means an image of a named insured's property captured from an airborne platform.

SECTION 24. IC 27-7-12-6.5 IS ADDED TO THE INDIANA CODE AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2026]:

Sec. 6.5. (a) When utilizing aerial images as the sole reason for nonrenewing a policy, an insurer shall do the following:

(1) Ensure that the nonrenewal notice sent to the named insured under section 4 of this chapter includes information about how the named insured can request to review copies of the images of the property that were used to make the decision. Photos must have been taken within the past twenty-four (24) months.

(2) Establish a point of contact and a process for a named insured to use to provide documentation of completion of the required work that the insurer communicates to the named insured under subdivision (1). The documentation must be used by the insurer in considering whether to uphold or reverse the nonrenewal.

(3) Establish an appeal process that allows the named insured to correct any errors or misunderstandings related to the nonrenewal.

(4) Provide the named insured at least sixty (60) days to cure the defects or conditions underlying a nonrenewal after the date the insurer identifies the specific conditions under subdivision (1). An insurer shall have the right to assess the work used to cure the defects or conditions to ensure they have been corrected in a manner that meets the standards originally communicated by the insurer under subdivision (1).

(5) Offer a renewal policy to a named insured who submits proof that they have cured the defects or conditions identified under subdivision (1). However, an insurer may nonrenew the policy only for a reason unrelated to the defects or conditions identified under subdivision (1).

(b) The department shall adopt rules under IC 4-22-2 to effectuate the provisions of this section.